Docket No. 061801/1068 IGD:JL

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: GYAN P. SINHA et al.

Art Unit No.: 3693

Application No.: 10/661,211

Conf. No.: 7189

Filed: September 12, 2003

Examiner: Paul W. Shumate

For: METHOD AND SYSTEM FOR ESTIMATING A BUCKET TRANSITION DISTRIBUTION OF ONE OR MORE BONDS

AND FOR EVALUATING CREDIT RISK OF

COLLATERIZED DEBT OBLIGATIONS

Date: June 6, 2008

AMENDMENT RESPONSIVE TO JANUARY 9, 2008 OFFICE ACTION

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

Applicant submits this Amendment responsive to the Office Action dated January 9. 2008 in connection with the above-identified patent application. With a two month extension of time submitted herewith, a response to the Office Action is due by June 9, 2008, and accordingly, this response is being timely filed.

Listing of Claims begins on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.